UNITED STATES DISTRICT COURT EASTERN DISTRICT OF MISSOURI EASTERN DIVISION

SHARRON HIGGS,)	
D1-:-4:CC)	
Plaintiff,)	
VS.)	Case No. 4:04CV1479 RWS
)	
EMC MORTGAGE CORP. et al.,)	
)	
Defendants.)	

MEMORANDUM AND ORDER

EMC has now filed a copy of last year's assessed property taxes for plaintiff's home. This assessment confirms that the amount of funds being escrowed to pay plaintiff's taxes is not overstated. Therefore, I am scheduling the closing of plaintiff's loan for December 20, 2006 at 10:30 a.m. in

Courtroom 10-South. To comply with the terms of the settlement agreement, plaintiff must pay the unpaid mortgage amounts and taxes as set forth in the loan documents filed with the Court on November 21, 2006. In addition, plaintiff must list EMC as an additional insured on her homeowner's insurance policy and provide proof that this policy is current at the time of closing.

Plaintiff must appear for the closing, sign the loan documents, make the payments and provide proof of homeowner's insurance in the manner described above at the time of closing or I will dismiss her case with prejudice

as a sanction for refusing to comply with the settlement agreement. No further notice will be given, and no extensions of time will be granted.

Accordingly,

IT IS HEREBY ORDERED that the closing of plaintiff's loan is set for Wednesday December 20, 2006 at 10:30 a.m. in Courtroom 10-South.

RODNEY W. SIPPEL

UNITED STATES DISTRICT JUDGE

Dated this 4th day of December, 2006.